

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Richard Martin Gaines
Brenda Yvonne Gaines

Debtor(s)

PNC BANK NATIONAL ASSOCIATION

Movant

v.

Richard Martin Gaines
Brenda Yvonne Gaines

Debtor(s)

Kenneth E. West

Trustee

Chapter 13

NO. 19-12974 DJB

11 U.S.C. Section 362

ORDER

AND NOW, this day of , 2025 upon the filing of a Certification of Default by the Moving Party in accordance with the Stipulation of the parties approved on February 20, 2025, it is ORDERED AND DECREED that:

The Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362 and the Co-Debtor Stay under Section 1301 of the Bankruptcy Code (if applicable), is modified with respect to the subject premises located at 1500 Orland Street, Philadelphia, PA 19126 ("Property"), so as to allow Movant, and its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

The stay provided by Bankruptcy Rule 4001(a)(3) has been waived.

Date: May 19, 2025



United States Bankruptcy Judge.